

In re:
Reginald Pace
Debtor

Case No. 16-15865-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 11, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ Reginald Pace, 4914 Boudinot Street, Philadelphia, PA 19120-4307
14293662	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 12 2021 01:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13840438	+ EDI: CINGMIDLAND.COM	Jun 12 2021 03:28:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
13841526	EDI: ATLASACQU	Jun 12 2021 03:23:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13831888	EDI: AIS.COM	Jun 12 2021 03:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13862481	+ Email/Text: megan.harper@phila.gov	Jun 12 2021 01:27:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13781748	EDI: AISACG.COM	Jun 12 2021 03:23:00	Capital One Auto Finance, c/o AIS Portfolio Srvs LP, PO Box 4360, Houston, TX 77210-4360
13805653	EDI: CAPITALONE.COM	Jun 12 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13778407	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 12 2021 01:27:00	Citadel Federal Cred U, Attn: Collections/Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14109893	EDI: JEFFERSONCAP.COM	Jun 12 2021 03:23:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
13781517	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2021 01:38:33	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13786651	EDI: PENNDEPTREV	Jun 12 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy

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Page 2 of 2

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13786651	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2021 01:26:00	Division PO Box 280946, Harrisburg, PA 17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13800531	EDI: Q3G.COM	Jun 12 2021 03:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13794008	##+	Luther Sales, 129 Oser Ave., Hauppauge, NY 11788-3813

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
CHRISOVALANTE FLIAKOS	on behalf of Creditor U.S. Bank Trust National Association Et al. paeb@fedphe.com
DAVID M. OFFEN	on behalf of Debtor Reginald Pace dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor U.S. Bank Trust National Association Et al. paeb@fedphe.com
REBECCA ANN SOLARZ	on behalf of Creditor Government Loan securitization Trust 2011-FV1 U.S. Bank Trust National Association Et Al... bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor U.S. Bank Trust National Association Et al. paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Reginald Pace	Social Security number or ITIN	xxx-xx-1851
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15865-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Reginald Pace

6/10/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.